

JULY 2004

Insight

For
benefits
administrators

Benefits at Work

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2004 Benefits at Work conference (Embassy Suites Hotel, August 30-September 2, 2004)

Don't miss out on this opportunity to learn about important changes for next year!

Registration

Registration for the 2004 Benefits at Work (BAW) conference has begun. If you did not receive a registration packet in the mail, please call **Pamala Jackson** at 803-734-0706 (Greater Columbia area) or 888-260-9430 (toll-free outside Columbia area), or send her an e-mail (Pjackson@cip.sc.gov) to request one. You can also download a registration form from the EIP's Web site at www.eip.sc.gov using the steps below:

- Select "Choose Your Category."
- Go to "Benefits Administrators."
- Click on "Education, Training & Special Events."
- Select "2004 Benefits at Work Registration Form."

Be sure to complete a separate registration form for each person who plans to attend the conference, the registration deadline is August 20. Fax completed forms to **Brad Smith** at 803-737-0557.

Hotel Information

A limited number of rooms are reserved for the conference, and they will be booked on a first-come, first-serve basis. **Please do not delay in making your reservations.** Call Columbia's Embassy Suites Hotel at 803-252-8700 or toll-free at 800-362-2779 to make your reservation. Be sure to mention the Benefits at Work conference to receive the special conference rate of \$99 a night.

Schedule your enrollment meeting soon!

During September and October, Employee Insurance Program (EIP) Field Services staff and representatives from other health insurance plans will be available to meet with your employees to update them on plan changes for the coming year. This may be done through enrollment meetings and presentations.

Who to call for enrollment meetings

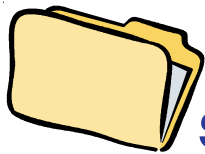
- **EIP:** Karen Sanders, 803-734-1440 or e-mail ksanders@cip.sc.gov
- **Companion:** Pat Pruett, 803-382-5252
- **CIGNA:** meeting coordinator, scbenefitmanager@cigna.com or Fax request to 877-895-1077
- **MUSC Options:** Donna Arndt, 803-382-5469
- **TRICARE Supplement:** Bridget Markovsky, 866-919-6571



South Carolina Budget and Control Board
Employee Insurance Program
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P.O. Box 11661
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803-734-0678
(Greater Columbia area)
888-260-9430
(toll-free outside Columbia area)
www.eip.sc.gov



How would you like your benefits statements sorted?

This year, benefits statements for all covered employees in your group will be mailed to you mid-September. Retiree, COBRA participant and survivor benefits statements will be mailed directly to those subscribers.

If you are not part of the Comptroller General payroll group and would like to receive your employees' statements sorted by department code, you will need to submit to the Employee Insurance Program (EIP) a file listing of your employees on a 3½" high-density, ASCII-formatted diskette. The diskette's label should contain the benefits administrator's name, the

employer name and the insurance group number. The following fields and data for each employee must be included on the diskette:

- **SSN** (N9)
- **Last Name** (A20)
- **Group ID** (A7) (*employer group number assigned by EIP*)
- **Dept. Code** (A5)
- **Spaces** (A4)

For your statements to be sorted by department code, **EIP must receive your diskette no later than August 13, 2004.** Any requests received after that date will

not be honored. A report of your employees' benefits statement information will be available after September 3, 2004, through Employee Benefits Services (EBS) in the Billing and Reports section. Hard copies will be mailed to employers without Internet access. If you have any questions regarding the diskette and data requirements, please call 803-734-0678 (Greater Columbia area) or 888-260-9430 toll-free outside Columbia area).



Accessing forms will be easier than ever

All benefits administrators (BAs) with Internet access will soon be able to download and print most forms without having to log into the restricted area. Currently, all forms offered to BAs are located in the secure area of the Employee Insurance Program (EIP) Web site. **In late July, most of these forms will be moved out of the secure area and will no longer be available for bulk ordering.** However, for security purposes, a few forms, including death certificates, direct deposits and other protected documents, will remain in the secure area of the site. **EIP will also change the restricted area access to make it easier for you to log in. All you will need to log in is your group ID number.**

Forms moved from the restricted area will no longer be included on the BA Supply Order form, since you can print them as needed. For BAs who do not have Internet access, EIP will be sending a master packet of forms, both secure and non-secure, so you can make copies for distribution. Longer publications and reference materials, such as the *Insurance Benefits Guide* and *When You Become Entitled to Medicare*, may still be ordered from EIP Supply. Those documents are located under "Publications" in the BA section of the EIP Web site at www.eip.sc.gov.

The Employee Insurance Program (EIP) continues to look for more ways to improve efficiency, reduce costs and enhance our services. We realize that a change in procedures can be inconvenient at first. However, you and your employees will be better served ultimately by instant access to the latest versions of these forms.

If you have any questions regarding this change, please contact Joan McGee at 803-734-0578 (Greater Columbia area) or 888-260-9430 (toll-free outside Columbia area).



2005 employee insurance benefits must-see teleconference

On Tuesday, September 14, 2004, the Employee Insurance Program (EIP) will present a live teleconference, via the SCETV digital satellite, to highlight benefits changes for Plan Year 2005. This live teleconference will air at 3:00 p.m. **Karen Sanders**, EIP Field Services Manager, will be the speaker.

The teleconference will be available to public schools and other employer groups with SCETV digital satellite access. Viewers may call in live at the end of the presentation with questions.

Mark your calendars and save the date for this teleconference. Keep an eye out for future updates.

Preferred drug list changes quarterly



As a reminder, Medco Health's preferred drug list, used by the State Health Plan and MUSC Options, is reviewed every quarter.¹ Some drugs are added to the preferred list, and others are removed. **A medication may be removed from the preferred list at any time when a generic drug becomes available to replace the brand name** or when there are concerns about its safety.

You may not be aware that the price of a medication has changed until you renew a prescription. Keep in mind you must pay-the-difference² whenever a brand-name drug is dispensed and a generic is available.

Avoid paying higher prices when a generic drug becomes available by asking your physician to include "substitution permitted" on all of your prescriptions. Then, even though a generic may not be available when your prescription is first written and filled, your pharmacist will be able to substitute the lower-priced generic drug for the brand drug should a generic become available. Note: When picking up a prescription, if you notice a price change you may need to remind your pharmacist that you want the generic medication instead, since the pharmacist's computer system reflects the previously dispensed medication.

Updates to the preferred drug list are posted on the Employee Insurance Program (EIP) Web site at www.eip.sc.gov. Go to "News and Updates." New lists are posted as received from Medco Health, following the quarterly reviews. A complete list is always available online at www.medcohealth.com.

Call Colonial to simplify your enrollment process

Annual enrollment is approaching fast. If you plan to ask Colonial to assist you during enrollment, but haven't called, please do so soon! Call Colonial at 866-723-6765 *before* the Benefits At Work Conference (August 30-September 2) to guarantee availability of Colonial representatives during enrollment.

Colonial is the contracted provider of electronic enrollment services for the state of South Carolina, which means they send the electronic enrollment data back to EIP for your annual and new hire enrollments.

Here's what Colonial can do for you:

- **Benefits communication services and materials**, including group employee meetings, memos, e-mails, posters and flyers that highlight your entire benefits program.
- **One-on-one benefits consultation with a Colonial representative**, who will meet with each employee to review and enroll all of the state-sponsored benefits and other core benefits that may be unique to your agency.
- **Input and processing of all employees' NOE forms**, so they are processed electronically, collected and imaged to EIP's system – no more paper forms!
- **An electronic file of all payroll deductions**, with an electronic file of employees' elections created for your payroll system, if you wish.
- **Regular, new hire benefits education and enrollment** providing the same electronic enrollment services.

In addition, Colonial has been approved to offer a universal life insurance product that complements the state's life insurance. This is the only Colonial product that can be offered during these enrollment sessions. Your employees will have the opportunity to apply for this coverage when they meet with a Colonial representative. Call Colonial at 866-723-6765 today to find out more about this valuable service.

You will need to sign in to view the list or to price a medication. If you have any questions about the preferred drug lists or about your Prescription Drug Program in general, call Medco Health at 800-711-3450.

certain medications may be added or removed from the list.

¹ A committee of independent doctors and pharmacists meets quarterly to evaluate the preferred drug list's medications for safety and effectiveness and to ensure clinical integrity among all the medication/therapeutic categories of these preferred drugs. Based on the committee's review,

² If your doctor prescribes—or you request—a brand-name drug (preferred or nonpreferred) and an equivalent generic drug is available, you will be charged the generic copayment PLUS the difference in cost between the brand-name and the generic drug. If this amount is less than the preferred or nonpreferred brand copayment, you will pay the brand copayment. **This policy will apply, even if your doctor prescribes the medication as "Dispense As Written" or "Do Not Substitute".**

South Carolina Budget and Control Board
Employee Insurance Program
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New
telephone
system
coming
soon[®]



In early August, the Employee Insurance Program (EIP) will be implementing a new telephone system to better serve you! You will have new options and choices to help you get the information and answers you need faster. Telephone numbers will remain the same:

803-734-0678 (Greater Columbia area)
888-260-9430 (toll-free outside
Columbia area).



Training Guide clarification

In the "Accounting Principles" Section of the Training Guide, it states, "... your billing questions and concerns can be tailored to suit your employees' needs." This means you receive one-on-one training with an EIP accounting representative, who can answer your specific questions and concerns regarding billing.

To clarify this point, the wording has been changed to state, "... all of your billing questions and concerns can be addressed." A revised copy of the Guide will soon be posted in the benefits administrator section of the EIP Web site at www.eip.sc.gov, under "Education, Training and Special Events".

Insight

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